Distress and Stress Management Among Distance Learners: A case of Accra College of Education Study Centre

Anthony Fosu[*] Med. Augustine Adjei1 MPhil/Med. Gyasi Mensah Michael[2] Med. Samuel Dontoh[3] Med Bernard Opoku Frimpong[4] BSC

[1,3,4]. Offinso College of Education, Offinso in Ashanti- Ghana West Africa, Achimota Basic School, Accra- Ghana West Africa
[2.] St. Joseph College of Education, Bechem- Ghana West Africa

Abstract- The purpose of the study was to investigate the effects of stress and stress management among distance learners at Accra College of Education Centre of University of Education, Winneba. Five research questions were used in the study. The survey design which involves the quantitative approach was employed for the study. The simple random sampling technique was used to select a sample size of 130 respondents (thus 70 and 60 Post-Diploma and Diploma Distance Learners) for the study. The study sought the views of respondents using questionnaires. Data were analyzed using the software SPSS. Among the present study's findings was that 71% of respondents strongly agreed that effective time management could help deduce academic stress. Another finding was that, most of the respondents believe that stress was very harmful to health and therefore, no among of it was good for students. It's almost impossible to live without some form of stress. However, if stress gets out of control, it may harm one's health, your relationships, and one's enjoyment of life. This study has established that majority of the respondents believe that stress is very harmful to health. Combining work, studies and household chores were the major causes of stress among distance learners. It was also find out that stress has strong negative effects on the respondents and on their students. It was recommended that the private and the public sector employers of labour should make study leave a policy for their workers who are interested in going back to school. Nurseries and Day care Centres should be established inside university campuses to enable working and nursing mothers to take care of their babies with ease. Seminars on stress management and coping strategies should be conducted regularly for distance learners.

Index Terms- Stress, Stressors, Pressure, Frustration, Burnout, coping strategies and Defense Mechanism

I. Background to the Study

In the 21st century, the increased demand for skilled labour has led to an increase in the number of workers seeking opportunities to further their education for promotion or to remain employed. In developing countries, where academic studies is becoming much more strenuous and expensive over the last 30 years, more and more adult student are schooling and at the same time working to pay their fees and to survive financially while in school. As a result, they are compelled to combine their roles as workers and parents, among others, with schooling at the tertiary education level as a result of numerous challenges; most workers has enroll as distance learners.' Distances learners' at various centers confront significant academic, psychological, emotional and interpersonal stress throughout their schooling period as they struggle to balance demands from work and school. A research by Barners, Egget and Trocel (2000), found out that there was a relationship between the number of the hours of work per week and lower grade point average. Distance learners' are deprived of time they would otherwise have for learning. When the learning environment is not conducive, the distance learners' also comes under a lot of pressure, which is a potential stressor.

It is as well important for distance learners' to know the sources of stress as they attempt to combine work with academic activity among others. These may include among others pressure, fatigue conflict, job/task demand, poor interpersonal relations and unfair management practices. Stress is a fact of life that every human deals with on a daily basis. It could appear frequently, all of a sudden, or over a period of time. In Ghana, admission records at the University of Education Winneba shows an increase in the number of distance learners' at Accra College of Education center within the last three years. Research has attributed the rise in enrolment to the structural adjustment policies, population explosion, increase in the number of workers and regular admissions among others. In spite of these increases, there have not been corresponding increases in the various facilities such as libraries and lecture halls at the various centers.

At the various lecture halls, due to inadequate seating facilities, students are compelled to either struggle for seats or stand for a whole lecture period of two hours or more. By nature, every human being needs a comfortable shelter over his or her head in order to have the peace of mind to study or work. Also, one's academic or work output depends to a large extent on the environment and availability of facilities for enhancement. When these are not adequately provided, life becomes unbearable and stressful. And this seems to be the situation experienced by distances learners' at Accra college of Education center. Even though, all students are subjected to stress through pressure from

academic requirements such as tests, class assignments, examinations and the desire to earn good grades, time factor as well as financial constraints, there is a much higher chance that, a distance learner(student worker) will be more stressed than a regular student(Non-student worker).   (Ross Niebling & Heckert, 1999) The reason perhaps being that most jobs have stress of their own, it is clear evidence that students who work are exposed to work stress among others. This includes evaluation by superiors, striving for goals employers' need expectations, and time management. Notwithstanding these, some supervisors may even create difficulties or unfavorable working environment for a subordinate who returns to school for fear that they may take over their position after graduation. All these among others can be potential stressors on the distance learners.'

The situation is more compounded if such a student is married with children. Such students will have triple responsibilities of managing the home, work and school, each of these having a substantial amount of stress. Archer (1980) shares the view that evidence is growing that people are experiencing too much stress in modern societies and if students have to combine school, work and other home responsibilities then such students may likely face multiples of stress, which can be dangerous to the health of students and can affect the academic as well as work output. Snelgar (1990) has suggested in a study on the effects of stress that, stress has been related to physical and mental health, coronary heart disease, absenteeism, and the value of work. Basing the argument on this, one will not hesitate to say that the distance learner is under stress. A critical issue concerning stress among students is its effect on learning. The Yerkes- Dodson Law (1908) postulates that individual under low and high stress learns the least and those under moderate stress learn the most. A field study and laboratory tests supported the notion that excessive stress is harmful to students' performance (Whitman, Young and Fisher, 1985). Distance learners' who stay outside centers have their situation worsened as they face the extra problems of transportation to and from school and home ; they have to go home late after work and school, and not being able to make time for assignments among others. All these can be major sources of stress for the distance learners'. Therefore students going through these with the already mentioned problems on might find themselves under mounting stress with little or no stress management skills at all. Understanding the causes and effects of stress and knowledge on its coping strategies is so important that distance learners' should know the sources of stress, their effects and the management strategies they can employ to overcome it.

II.   PURPOSE OF THE STUDY

The purpose of the study was to determine the sources and effect of stress among distance learners', and stress management strategies adopted by students of Accra college of Education study center, to make recommendations for enhancing the stress management skills improved work and distance learners' academic performance. The study also examined how distance programme can be used to provide knowledge and skills in stress management. Finally, the study assesses the effects on

students' performance in the University, especially, the distance learners'.

III.   SIGNIFICANCE OF THE STUDY

This work sought to contribute to the existing literature on stress and will also serve as a spring board for further research in this field. It is the wish of the researcher that it will raise the awareness of both the authorities of the University as well as the central government know exactly what distance learners' are going through in order to provide the needed support. Again, it is intended to help both distance learners' and those studying full-time basis to know the sources of stress, its effects and the available coping techniques to enable them manage any stressful situation they may go through. The Ministry of Education will also benefit from the findings of this study because it will help the ministry to formulate meaningful policy guidelines students under stress. Furthermore, policy makers would as a result of this work, appreciate the impact of stress on students' academic work and thereby adopt appropriate measures to take the edge off the side effects.

The findings of this study will enable the Health personnel of the university to be conversant with cause of stress on campus so that they can effectively handle students' health problems. Society at large would also identify the causes of their stress and some strategies they can use when they are stressed through this study. The Department of Social Welfare and other care-givers are also likely to benefit from the findings from this research. Personnel at the department would be exposed to a few more coping strategies they can use in helping students under stress. The research findings are also expected to be of important to adult educators; they will be exposed to a few more causes and effects of stress to help in the education of their clients. Finally, it will aid employees who are trying to upgrade themselves academically by offering them the opportunity to appreciate the effects and consequences of stress and how to manage it.

IV.   THE CONCEPT OF STRESS

'Stress is a normal part of life,' People feel "stressed out" in their work place, in their homes and in their communities (Simons 1994). When many think of stress they think only of the negative effects that come with it (Mayer 1988). Though too much stress can have an adverse effect on a person leading to physical and emotional symptoms, which may also be accompanied by changes in the person's behaviour such as drinking and excessive use of tranquilizer notwithstanding these, there are positive effects of stress. Good stresses makes one work hard and do things properly. People of all walks of life need some amount of stress in order to function effectively and that amount needs to be optimal for each individual.   Edgewater (1981), quoting Rosch stated that:

'Stress is the spice of life or the kiss of death; the means to Express our talents and energies and the pursuit of happiness or the cause of nervous tension, accidents heart disease or ulcers. Without stress there will be no life'.(Volume 20 Number I note 2)

Weiten (1986), shares the view that stress is any circumstances or transactions within the environment that threaten or are perceived to threaten our well-being and tax our adaptive capacities. Westen (1996) added that stress refers to challenges to a person's capacity to adapt to inner and outer demand, which may be psychologically arising and emotionally taxing all call for cognitive and behavioural responses. The point raised in connection with the three definitions is whether stress is the environmental or outer demand itself or peoples' response to that demand that causes stress (inner). To answer this, Rodin and Solver (1989 cited in Westen 1996), provided a comprehensive definition that incorporates both internal and external demand; "stress is the stimuli external to the individual and the individual's appraisal of the environmental demand". Stress therefore is thought of as both environmental demand (stressors) and a person's reactions to them (stress responses).

Atkinson D R, Smith E. E Ben D.S and Hilgard E.R (1990) added that stress is a state that occurs when people are faced with events they perceive as endangering their physical or psychological well-being and deal with these events. A component of stress raised by Weiten (1991) and Atkinson (1990) is that for a situation to be describe as stressful or not depends on how the individual involved appraises the situation. In other words, what will be taken as stress by one person may not be stressful for another under similar circumstances? Lefton (1991) in an attempt to answer the question as to what determines whether or not a particular event is stressful said the answer lies in the extent to which people are familiar with an event, how predictable the event is, and how they can control the event and themselves. Rosch's statement that "stress may be the spice of life or a kiss of death" is valid since people perceive situations and events differently. One person may perceive a situation or event casually while to another, it may be devastating. This is an agreement with Lazarus' position (1981, 1991, and 1993 cited in Westen 1996) which supports the concerns of Rosch by pointing out that a stressful experience is personal. In other words, people do not respond to potential threatening event in the same way. Thus in this view, stress depends on the meaning of an event. Event that can fill one person with excitement can make another feel overwhelmed and anxious. Therefore the extent to which an event is experienced as stressful depends on the person's appraisal of both the situation and her ability to cope with it.

Lazarus (1990) contends that is real life situation, appraisal involves two steps, whether we judge the event or situation as a threat to our ell being (primary appraisal) and whether we believe we believe we have the resources to cope with the threat (secondary appraisal). The level of stress we experience therefore depends on the balance between the two. When we perceive the threat as mild and our ability to cope as weak, stress will be substantial. It can therefore, be deduced that two elements are common. These are: stress seen as either a threat or a challenge.

Principles of Stress

Weiten (1986) stipulates the following as the principles that underline the concept of principles of stress. The following points are the guidelines to understanding stress:

- Stress can be self-imposed. We sometimes put ourselves under pressure when we aim at achieving something, so it not always that stress is imposed on us.
- The individual's response to stress situation differs. What a person may perceive stressful may be benign to the other.
- Stress has both negative and positive impact on the individual.
- Reponses to stress are complex and multi-dimensional. Under stressful situation, one's physical, psychological and emotions are affected.
- Stress is a psychological process; it also entails transaction between people and their environment (Westen 1996).

A situation can be described as stressful or not depending upon the way the person concerned appraises such as stressful. The personality of a person constitutes an important factor that influences the perception of stress. According to Goldstein (1959), perception of stress among the personality types can be grouped into repressors and sensitizes. A repressor is a personality type whose definitive characteristics have a tendency to be defensive and avoid facing up to threat. A repressor denies the existence of threat and is oblivious to stress until it becomes overwhelming. A sensitizer however is a personality type whose definitive characteristics have a tendency to be overly sensitive to possible threat. Such a person is highly sensitive to stress and is ready to face it. This explains why personality has a role to play in determining why some people are more prone to stress those others.

According to Robbins, Powers and Burgess (1997) a type A personality "is described as competitive, ambitious, driven, impatient, workaholic, and always rushed" pg 149. Friedman and Rosenman (1974 also cited in Robbins et al 1997) added that the type A personality is always wanting to do more and more in less and less time, speaks rapidly and interrupts frequently during conversation, easily angered, hostile, highly competitive. Siegman & Demroswki (1989), also added that people who are hostile or consistently turn anger inward, it turn out, are the most likely to develop heart diseases. This confirms Friedman and Rosenman's (1974) conclusion that type A personality is more prone to coronary heart diseases (CHD) and also their behaviour patterns put them at risk for a variety of stress related illness. Westen (1996) went on further to say that the opposite of a type A personality is the type B personality. These individuals are more relaxed, easy-going, and less easily angered. People who exhibit the type B behaviour or personality often show signs ofnot being in a rush (Robbins et al 1997 p. 149).Other researchers have come out with a third category of personality type called A/B which is a combination of both types A and B personality traits. According to Friedman and Rosenman (1974 cited in Robbins et al 1997 pg 147) personalities whose score ranges between 65-100 on the personality type test are described as type A while those who score between 20-49 are the type B personalities. Type A/B personalities have been observed as those who score 50-64 on the test.

V. SOURCES OF STRESS

Change

One of the significant sources of stress is change. Virtually any event that requires someone to make a readjustment can be a stressor (Weston 1996). Happy events such as being admitted into the university or other higher institutions of learning or being promoted can cause stress; likewise negative event (Weiten 1986). This is because such change compels are to adapt to a new lifestyle. Some old habits need to be changed. Whether these changes are welcome or not to some extent, may be stressful. Two researchers, Holmes and Rahe (1967) devised a scale to measure the stress level of various life events that require change and adaptation. This scale was known as the Social Readjustment Ratiny Scale (S.R.R.S) as shown in Appendix I. The scale listed forty-three (43) life events (items) that were determined through extensive testing of the event that, on average, required people to make the most changes in their lives. Each event was given a point value that reflects the amount of adaptation required. Stressful life events are prominent changes in a person's day-to-day circumstances which result in a change

Work Stressors

In our career-driven society, work can be an ever-present source of stress. Work stress is caused by things such as job dissatisfaction, an exhausting workload, insufficient pay, office politics, and conflicts with your boss or co-worker. Swanson (1997) cited in Torkelson and Muhonen (2003) fines occupational stress as 'Working condition that overwhelms the adaptive capabilities and resources of workers, resulting in acute psychological behaviour or physical reaction' pg 117. Mashane and Glinow (2005) also share the view that many people may experience work stress due to the following;

Lack of task control

Low task control occurs where a person's work is paced by a machine or involves monitoring equipment, or where the work schedule is controlled by someone else. To them many people experience work stress because they are controlled at their work place by others. It is important to know that the extent to which low task control is a stressor increases with the person's level of responsibilities. Time-based conflict: This refers to the challenges of balancing the time demanded by work with family and non-work activities. Time-based conflict is more acute of woman than men due to house-work and child care, representing a second shift. Strain-Based Conflict: This occurs when stress from one domain spills over the other e.g. relationship problem, financial difficulties. In support of this Mashane and Glinow (2005) attest that a study found that father who experience stress at work engage in dysfunctional parenting behaviour.

Academic Stressors

D'zurilla and Sheedy (1991 cited in Ross 1999) share the view that though everyone experience stress, university students, especially, freshman are particularly prone to stress. Towbase and Cohen (1996 cited in Ross 1999) added that the experience is due to the transitional nature of university life which they have to adjust to. Often student perceive that faculty exert great power over their lives and feel that they live in a state of substantial powerlessness (Altbach 1970). Also identified the following as

the academic stress; maintenance of high level of academic achievement adjusting to new social environment. Wright (1967) added that these factors if not dealt with effectively, feeling of loneliness and nervousness as well as sleeplessness and excessive worry may result into acute stress.

Pressure

Another source of stress is pressure. According to Weiten (1986), pressure involves expectations and demands that we behave in a certain manner, often a self-imposed form of stress. Two types of pressure have been identified: pressure to conform and pressure to perform. The individual sets standards to achieve. In attempt to attain this goal, the individual finds himself under pressure. For example, a student may put pressure on him/herself to get a better grade in school or a worker to work harder to achieve a specific goal (pressure to perform). Weiten further explains that the pressure to perform is self-imposed. In addition to this pressure to perform, there is also pressure to conform to other expectations, which produce stress. Sometimes, we have to conform to authority or cultural roles, which may be unacceptable or unfair. For example in Africa, Adults are expected to get married at a specific age. Pressure to conform of the overlaps which generate conflict.

Frustration

As people strive to satisfy their unlimited needs, the world becomes unfriendly. Society has put many regulations that may or may be good for him or her. This invariably restricts the satisfaction of the needs of the individual. Frustration is one of the major conditions that interfere with the satisfaction of needs of people. A law that discriminates between races, requirements of admission to higher or tertiary level of education and standards assumed appropriate are some of such examples of situations that can cause frustration. Frustration occurs when one wants something and cannot have it. Weiten (1986) shares the view that frustration is the blocking of some motivation behaviour, a situation resulting from unsuccessful pursuit of some goal. Frustration may be minor or significant. Minor frustration includes waiting in line at a movie theatre or performing poorly in an examination. Major frustration includes losing one's job or flunking out of school. Failure comes about as a result of the individual's inability to attain a set goal or a standard set to achieve. For example, a student is frustrated when he or she is not able to obtain a required grade to enable him/her pursue a course of his or her choice. Losses are deprivation of things we are accustomed to having, when we lose something very important to us, we experience frustration. For example the loss of a dear one through death and the loss of one's physical capabilities through injury are examples of very frustrating losses that usually produce very severe stress. Chauhan (1978) is of the view that frustration is brought about by physical, biological, psychological, cultural and sources from the self.

Physical barriers include: time, space, distance, temperature and confinement. For example, a student is always late for lectures because of geographical distance between the school and place of residence. Biological barriers leading to frustration include physical unattractiveness, intellectual limitation, and lack of strength, energy or skill. For example a student is frustrated when he lacks the intellectual capabilities to

pursue a course or profession of his choice. A cultural barriers such as rules and regulations, restrictions placed upon behaviour by a group is a potential source of frustration, for example, doing things the "right way" and to behave in the proper manner, to obey and to conform. Psychologically, frustration comes in our lives because of a feeling of guilt, which makes it impossible to do the things that we would like to do. Again authority is another source of frustration. The behaviour of people such as parents, police, teachers, may be seen as constant sources of frustration for most of us. Parent's attitude to their children may create tension and anxieties, people in authority, who are authoritative often turn to frustrate people under them.

Finally, frustration can be self-imposed in that we frequently erect barriers to success ourselves. For instance, if you choose not to study adequately for an examination and then experience frustration when you flunk, you have created your own frustration (Weiten 1986).

Conflict

Every individual has several motives to achieve. Sometimes two motives coincide with each other and the satisfaction of one of the motives leads to the blocking of the other. When a situation of this nature occurs conflict is said to occur. One experiences a conflict when one is torn between two or more potential courses. According to Simons (1994) pg, 491, conflict occurs when we must decide between two or more incompatible stimuli. Weiten (1986) defines conflict as the co-existence of incompatible motives, behavioural impulses, beliefs, or values. Conflict occurs whenever you have to decide between two or more incompatible motivation tendencies or struggle with incompatibility in beliefs or values. Lewin (1935) identified three kinds of conflicts. These are approach- approach, avoidance-avoidance and approach avoidance conflicts.

In approach/approach conflict, you are torn between two desirable courses of action or the individual has two equally attractive goals to achieve in which choosing one automatically means giving up the other. For instance a student who gains admission into universities at the same time may agonize over the decision and feel doubts after making a choice. Whichever is chosen has a happy-ending. Approach/avoidance conflict occurs when the individual is simultaneously drawn to and repelled by the same goal. In this case, the person is confronted with a goal that has both positive and negative consequences. For example making more research and studying very hard for an examination can result in the attainment of satisfactory grade but is very stressful and difficult. Avoidance-avoidance conflict: This is when the individual must choose between two unattractive stimuli or circumstances, for instance choosing between studying a boring textbook for an examination or risk not studying and failing the test, in this situation you must choose one.

Daily hassles

For Kanner Schaefer and Lararaus (1981) daily hassles are the irritating, frustrations, distressing demands that to some degree characterize everyday transaction with the environment. Daily hassles ranges from interpersonal conflict to commuting during rush hour. The most common daily hassles can be concerns about weight, health of a family member, rising prices of common goods, too many things to do, misplacing or losing

things to mention a few. Daily hassles can have a substantial impact on health by well-being (Affleck, Tennen, Urrows and Atig 1994), deBenedittis and Lorenzetti (1992).

Lararus (1984) points out that common daily hassles are sources of stress that seen to be unavoidable features of everyday life. In another study by Lararus and Folkman (1985) classified the following as the daily hassles that take toll on one's adaptive capabilities.

1. Household Hassles: These include making meals, shopping and keeping the home in order.
2. Health Hassles: Physical sickness that regularly or occasionally attack people.
3. Time Pressure Hassles: This is having too many things to do at the same time.
4. Inner Common Hassles: This is a situation of feeling loneliness, fear of disapproval of one's behaviour and other social demands and expectations like marriage, social status etc.
5. Environnemental Hassles: These include air pollution, traffic congestion, noise, crime etc.
6. Financial Responsibility Hassles: This means concern about one's daily meals.
7. Work Hassles: These are problems related to dissatisfaction, problem with superiors at workplace and so on.
8. Future Security Hassles: This is connected with proper investment, retirement and others.

Effects of stress

Stress has both positive and negative effects that are perceived to threaten our well-being and tax our adaptive capacities. The effects of stress are shown through (behaviourally) inability to verbally address a group of people satisfactorily. Stuttering, inability to speak fluently (cognitive), short-term and long-term memory decrease, (Melgosa 1999). Weiten (1986) argues that stress has positive effects too. To him, life would have been very dull, if it were altogether devoid of challenges. Stress promotes personal growth. Personal growth refers to movement toward greater psychological health. Stress therefore is needed at certain time to force the individual develop new skills, learn new insights and acquire new strengths. Thus, if one goes through a stressful experience, it alerts them individually to face impending stressful experiences.

Burnout

Simons (1994) defines burnout as 'a hopeless, helpless feeling brought on by relentless work-related stress, burnout leaves its sufferers in a state of physical and emotional exhaustion that includes chronic fatigue and low energy occur because of a gradual accumulation of heavy work-related stress' pg 149. Edward, Hershberger. Russell and Market (2001), share the view that negative social interaction was the most predictor for physical ailments and burnout. People with burnout often are not concerned about other and have physical as well as social problems.

Physical Problems and illnesses

Stress is said to have negative health effects on its victims Kiecolt-Glaser E.C, Fisher L, Ogrocki L, Speicher C.E, (1987),

shares the view that people under stress are more likely to suffer from infectious diseases. O' leary (1990) added that both acute and chronic stress can affect the efficiency and availability of cells in the immune system and hence the body's capacity to fight disease.

Psychological Problems and disorders

Stress is one the factors that cause psychological problems and disorder and mental illness. According to a research work conducted by (Barrett, Rose and Klerman 1979), in the domain of common psychological problems, it is clear that stress may contribute to poor academic performance, insomnia, sexual difficulties, drug abuse, excessive anxiety, nervousness, dejection and depression. The psychological disorders that are as a result of stress are depressive disorders, schizophrenic disorders and suicide attempts.

Coping Strategies

Coping is the process of managing the internal and external demands that one appraises as taxing or overwhelming (Lararus and Folkman, 1984). Coping strategies are techniques or methods people use to deal with stress and changing situation. Lazarus and Folkman (1985) and Pearlin and Schooler (1978) have grouped coping strategies into two main forms. Problem-directed coping or attempt to do something constructive about the stressful situation, and emotion-focused coping, or efforts to regulate the emotional consequences of a stressful situation. Weiten (1986) also defines coping as a behavioural efforts to master, reduce or tolerate the demands created by stressful transactions. He identified the following as the five important components of his definition on stress coping. First, coping is constantly changing and being evaluated and is therefore a process or strategy. Second, coping involves managing situations, not necessarily bringing them under complete control. Third, coping is effortful, it does not happen automatically. Fourth, coping aims to manage behavioural as well as cognitive events and lastly, coping is a learned process. Stress management or coping strategies will be discussed under the following sub-headings.

Problem solving

Problem solving can be defined as the process of the process of transforming one's situation into another that meets a goal (Gilhooly, 1989; Greeno 1978 cited in Westen 1996) defines problem solving as the process of transforming an initial operators to attain a goal state. (pg. 267). There are different categories of problem solving namely defence mechanisms, emotional focused coping, and physiological-focused coping. According to Weiten (1986) there are infinite numbers of problems that may arise in the life of an individual and since every problem situation is unique, it is difficult to suggest a solution or advice that will effectively solve these infinite problems.

Weiten (1986) emphasized earlier works by Mahoney (1979) and Miller (1978) and other experts, which involve four steps.
   i.   Clarify the problem
   ii.   Generate alternative courses of action
   iii. Evaluate your alternatives and select a course of action, and
   iv.   Take action while maintaining flexibility.

Clarify the problem

People are constantly confronted with problems to solve in daily life and since stressful situation come in different forms, very often identifying the source of stress is difficult. For example, your next-door neighbor plays his stereo too loud, your grades in the semester's examinations are lower than you would like, or you are having difficulty with a relationship. In all cases, the individual needs to decide what is causing the stress and find a solution, and since problems cannot be tackled hand-on, it is most important to: Clarify the nature of the problem. Arrive at a specific and concrete definition of your problem Develop a clear specification of your problem in terms of frustration, conflict, pressure and change.

Generate alternative courses of action

Ones the sources of stress are identified by the individual or victim, it is more realistic to search for alternatives that might produce some kind of improvement in the situation. Various lines of evidence suggest that it is wiser to engage in brainstorming, which involves generating as many alternatives as possible without initially paying any attention to their apparent practicality.

Evaluate your alternatives and select a course of action

After generating every imaginable alternative you can, you need to start evaluating the possibilities. To evaluate alternatives efficiently, one needs to: ask whether each alternative is a realistic plan. Consider whether any costs or risks are involved in each alternative; Compare the desirability of the possible outcomes of each alternative.

After eliminating the unrealistic possibilities, list the problem consequences (both good and bad) associated with each alternative. Then review and compare the desirability of those potential outcomes. In making this decision, one has to know "what is important to him or her and what outcome he values".

Take action while maintaining flexibility

Once you have chosen your action, you should follow through and try to implement your plan. In so doing there is the need to maintain flexibility. Do not get "locked into" a particular course of action. To be able to evaluate your plan accurately, you must enact it with vigor and confidence and give it time to succeed.

Social Support

An important resource of coping with stress is social support, the presence of others in whom one can confide and from whom one can expect help and concern. Social support is important for maintaining physical and mental health (Pilisuk, M. Montgomery, M. B, Parks. Acredolo, (1993). This kind of support can help mute the effects of stress of stress and reduce the risk of illness. The source of support we get is more important than whom we get it form. Sources of support can include friends, spouses, lovers, children, church members, club members or even a devoted pet. People do not need great numbers in our social support system to feel its benefits. The most important aspect of support is having at least one confidante

to whom one can turn. In some cases having too many people provide advice or support may actually increase stress (Warthman D.C and Loftus E.F 1992). Social support can effectively reduce distress at times of stress, lower the likelihood of illness, speed recovery from illness, and reduce the risk of death from serious disease (Cohen and Wills, 1985; Kulik and Mahler 1987).

Defense Mechanisms

Defense mechanisms are unconscious mental process aimed at protecting the person from experiencing unpleasant emotions. Common defense mechanisms include repression, denial, reaction formation, sublimation, rationalization and passive aggression (Weiten, 1996). Weiten also shares the view that a lot of factors cause stress in individuals. Stressed individuals may react against the sources in different ways. The person may physically attack the source in order to reduce his mental tension and hostility or he may disrupt the object of frustration (Weiten, 1986). To Freud (1960), defence mechanism is habitual method of overcoming blocks, reaching goals, satisfying motives relieving frustration and maintaining equilibrium. Freud (1960) has identified the following ways to maintain equilibrium, repression, denial, projection, and reaction formation.

Repression

Repression has been identified as one of the major defense mechanisms for stress.

According to Weiten (1996), repression is an unconscious mechanism that keeps thoughts or memories that would be too threatening to acknowledge from awareness. The stressed individual tries to forget the causal agent of the stressful situation he or she finds himself or herself; for example, the individual tries to forget what made him fails his examinations or memory of events that are traumatic. With repression the individual is able to cope, for example with death of loved one.

Denial

According to Freud (1960) one way to maintain one's balance of personality is to deny the fact which causes stress. With denial, one refuses to acknowledge external realities rather than thoughts. One intentionally refuses to believe the threatening thoughts at the conscious level and try to avoid thinking about them. It is a very good strategy to deal with frustration related stress.

Projections

Researchers have also identified projection as a major defense mechanism in dealing with stress. In projection, a person attributes his own unacknowledged feelings or impulses to others. People cope with guilt feelings by projecting them onto other things and people. It is to relieve frustration or stress of the individual. For example, a student whose performance is poor is often critical of other student's act or the lecturer or any other thing.

Another known defense mechanism is rationalization. This means explaining ways and actions in seemly logical way to avoid uncomfortable feelings, especially guilt or shame. For example a student who plagiarizes her term paper may justify her dishonest actions by saying that passing the course will help her earn her policy degree and serve the community.

Reaction Formation

In extreme situations, people adopt reaction formation in their attempt to deal with a stressful situation. It is an exaggerated effort to behave in a manner that is exactly opposite to one's true feelings. It is often used to cope with feelings of anger and hostility. The stressed person, instead of shifting the hostility to an irrelevant target, converts the resentment into exaggerated displays to an irrelevant target.

Emotion- focused Constructive Coping

Emotion-focused coping involves efforts to control and reduce the emotional reaction aroused by stress. It is aimed at re-establishing a healthy emotional equilibrium.

Benson (1975) has identified relaxation techniques that help in emotion-focused constructive copy. To him, these techniques help individual going through stress shift the body into low arousal and reduce state of abnormal tension associated with stress. Relaxation techniques are considered effective for treating insomnia, hypertension, tension headaches, anxiety disorder and general autonomic arousal. There are many worthwhile approaches to achieving beneficial relaxation. It is left with the individual to select the approach most suitable. Examples are systematic desensitization meditation biofeedback, controlled breathing.

Progressive Relaxation

Progressive relaxation was developed by Jacobson (1938, 1964 cited in Robbins 1997). The individual tenses and then releases different muscles groups in sequence. During this process, the individual learns to relax deeply the muscles of the body. For example, the first step might be to bend the left hand as far back as possible and to notice the pattern of strain in the back of the hand and up the arm. After maintaining the position for about ten seconds, one relaxes the hands completely. Jacobson called this procedure "going negative".

Physiological Focused Constructive Coping

This involves effort to diminish the impact of the physical demand placed on the body as stressful encounter. Its goal is to minimize the susceptibility of one's body to the possible damaging effect of stress (Weiten 1983). Stress responses affect the normal functioning of the body's mechanism and past threat. Therefore to keep in a relatively sound shape which involves the consumption of a nutritionally balanced diet, get adequate sleep and engage in at least a moderate amount of exercise, and learn how to control overeating and use of tobacco, alcohol, and other drugs, these are to strengthen the body's immune system against the corrosive effects of stress else it will render the body vulnerable to stress related physical disorders (Weiten, 1986).

Nutrition

A collection of process (food consumption) through which an organism receives and utilizes the materials (nutrition) required for survival and growth. Food consumption plays an important role in the body's ability to endure stress as the energy needed to do this is derived from the food that we take. Luke

(1984) provides a guideline for sound nutritional habit that promotes good health and endurance. These include;

- Not consistently consume more calories than you expend. The amount of calories that the individual needs within a specific period depends on the type of work he/she goes. Too much calories can lead to gaining weight, which can however result into obesity.
- Consume a balanced variety of food: A balanced diet constraint all the essential nutrition and in their correct proportion. These provide energy to the body, repair worn-out tissue and facilitate digestion.
- Avoid consumption of excessive fat, cholesterol, sugar and salt. They have side effect if consumed in excess. The consumption of food substances in fats should be reduced. For example, pork, ham, hotdog also the intake of eggs, beef, and others, which is high in cholesterol, should be reduced.
- Increase the consumption of complex carbohydrate, poly-unsaturated fats nature sugar and food with fibre.

The term "stress" has become such an engrained part of the contemporary vocabulary that the word sometimes seems almost to have lost its meaning. These days, what we think of as stress can result from something as simple as a child crying, shopping , and packing from one's old house to a new place to something as catastrophic as losing a family member, failing an examination or facing marital problems (Payen and Hahn, 1995). People of all sexes, race, ethnic heritage, experience stress of varied from and intensity.

Theoretical Framework

The theoretical foundation used for the study is the theories of motivation (Need concept and Persons Environment Model by Lazarus (1966), and McClusky's theory of Load, Power, and Margin.

Motivation ("needs" concept)

Malcom Knowles' Andragogical theory is one of many theories which try to explain why adults would want to learn and conditions under which adults learn better. Knowles emphasizes that adult are self-directed and expected to take responsibilities for decisions. Part of the theory says that, adults are motivated to learn as they experience the need. Relating this to stress among working-students, adults who are working are going back to school because they have experienced the need for a kind of learning. Motivation is therefore basic to the education of adults. Motivation, according to Fowler and Fowler (1973 cited in Amedzro 2005), "is what induces a person to act". Here, motivation is related to conditions that has necessitated tertiary education in adult and is therefore defined in terms of factors that induce people to learn. Rae (1994), also share the view that motivation is an internally generated attitude, learners therefore join in the learning programme with a range of motivational attitudes. For example, when one knows that learning a particular thing will help to achieve a dream, the zeal to learn will be internally generated. A working-student may face psychological, social and physiological challenges that discourage him or her from acquiring the necessary critical skills to enable him or her

become resourceful in taking initiative to find solution to problems that affect him or her. Challenges that discourage one from furthering their education may also be financial, or related to age, work schedule and family responsibilities.

Most adults need further education and training to improve upon their skills, knowledge and living conditions. It is against this background that motivation for continuing education is important to promote effective and efficient quality delivery of service at one's work place and home. Abraham Maslow share the view that human beings seek to satisfy five basic kinds of needs, physiological needs (food, water, air, sex, shelter), safety needs (security, stability, freedom from fear or threat), social needs (friendship, affection, acceptance by others), esteem needs (self-esteem, respect from others) and self-actualization (realization of potentials). Abraham Maslow went further to say that these needs operate in hierarchy, with the most basic or compelling needs – physiological and safety at the base. One's ability to satisfy a lower enhances the ability to satisfy a higher order need. For instance, if one is able to satisfy physiological needs, than he or she can move up the hierarchy to satisfy safety needs. To Maslow, learning depicts self-actualization. At this stage one is able to make good use of talent. As adults strive to realize their potential talent and capacity through education, they also need to work in other to provide the basic needs for the family. As such, students often face challenges which need to be address.

Person's environment model

One other model that is useful in understanding stress among distance learners' in the Person- Environmental Model of Lazarus (1966). According to one variation of this model, stressful events can be appraised by an individual as "challenge'' or "threatening". When student appraise their education and job as a challenge, stress can bring them a sense of competence and an increased capacity to learn. When this is seen as a threat, however, it can elicit feelings of helplessness and a foreboding sense of loss. A critical issue concerning stress among distance learners' is its effect on performance (academic, work and family). The Yerkers- Dodson Law (1908) share the view that individuals under low or high stress learn or perform less while those under moderate stress perform or learn better. Distance learners' may be under high, low or moderate stress depending on the appraisal of the life event as challenging or threatening. If the individual perceive responsibilities as threatening he or she is likely to experience more stress than one who deems responsibilities as challenges which needs to be addressed. The level of stress on the distance learners' will therefore depend on the appraisal or the interpretation he or she gives to the environmental factors such as combining work and school with other responsibilities.

McClusky Differential

At this juncture, it is important to make mention of McClusky's concept of differential learning. McClusky, in his theory, used Load- Power- Margin as the three major issues that adult learners need to address as they enter into the learning environment. Load was defined as the self and social demand required by a person to maintain a minimal level of autonomy. This could be linked to stress. Power is the means or resources

available to the individual to deal with the load (copping strategies). Margin is the relationship between power and load. The key factor of adults life are the load the adult carries in life, which may be internal or external (self-concept, goal, personal expectation as well task of life, such as family career, economic status academic and occupational demand respectively). The power available to him or her to carry the load could also be; (family support, resiliency copping skills economic ability, experience).The issue here is the distance learners' ability to manage Load and Power so as to create an effective margin to reduce stress. If the student is able to combine the academic, family and occupational demands (load) to match the coping strategies (power) then the individual will be able to achieve the expected goal with ease. This therefore will reduce stress in the distance learners'.On the other hand, when the student is far less than his or she coping strategies, he or she will adequately be equipped to lay hands on reserved power to better perform far exceeding his or her expectations. If strategies are not well put in place, an attempt to balance between load, power and margin can put the distance learners' a lot of pressure which can result in stressful conditions.

Research Design

The study employed survey research method. This was because the study intended to measure many variables to help determine the sources of stress and stress management techniques available to distance learners'. Survey research measure many variables and test multiple hypotheses (Kerlinger and Neuman, 1973). This design also helps in the generalization of the research findings.

Population

The population used for the study was the distance learners' (working students) of the University of Education Winneba, Accra College of Education Studies Center. The total population was Eight hundred and fifty (850) made up of Diploma and Post- Diploma distance learners' offering Basic Education. The table below showed the break down of the population.

Table 1: Student's population by their levels and courses

PROGRAMMES	LEVEL 100	LEVEL 200	LEVEL 300	LEVEL 400	TOTAL
Post-Diploma	-	-	205	235	450
Diploma	170	230	-	-	400
Total	170	230	205	235	850

Source: Fieldwork, 2012

Sample and Sampling Procedure

A sample of 130 students was taken from the Accra College of Education Studies Centre comprising 70 and 60 distance learners' from Post-Diploma and Diploma programmes respectively. The sample was taken from this group because distance learners' form the bases for the study. During data collection, five of the respondents refused to respond to the questionnaire. This reduced the sample from 130 to 125 and this was the number used for the analysis. The stratified sampling technique was used to select representatives from the various levels. This is sampling procedure in which the population is divided into sub-groups (strata) and sampling carried out independently in each stratum. It is also a procedure used when a heterogeneous population sub-group might respond differently to the independent variable. The population was categorized into Diploma and Post- Diploma offering Bachelor of Education in Basic Education and Diploma in Basic Education respectively. Simple random sampling was then used to select the sample for the study from each stratum. Since a representative sample is a basic requirement in survey research, the researcher was of the view that the method would be more appropriate. The registration list of the distance learners' of the center was used as the sampling frame.

Research Instrument

Self-administered questionnaire was the main instrument for the data collection. A questionnaire, according Babble (1998 cited in Badu-Nyarko 2009) is a series of questions or instruments specifically designed to elicit information that will

be useful for analysis. This instrument was used because the researcher assumed it would permit wide coverage of the population in an easier and effective way. This was in line with the view of Badu-Nyarko (2009) that questionnaire requires less skill to administer. Kerlinger (1964) also shares the view that a great deal of information needed for social research can be obtained from respondents by direct questions.

The questionnaire was made up of both close-ended and open-ended items. The close-ended questions asked respondents to choose from alternatives while the open-ended questions demanded answers that represented the views of the respondents. The questionnaire was placed under the following sections; demographic data, perception of stress, sources of stress, effects of stress and coping strategies.

Method of Data Collection

Collection of data was done at the Accra College of Education Studies Center by the researcher. The questionnaire was distributed to respondents using simple random sampling method. With this method each member of the population has an equal chance of being represented. Questionnaire was divided into two comprising of Post- Diploma and Diploma distance learners'. The answered ones were collected according to the levels.

Validation of Instrument

To ensure construct validity of the instrument used for data collection, extensive use was made of the relevant literature. It was also thoroughly discussed amongst course mates before it was sent to the supervisor for validation. The supervisor gave

comments and made additional suggestions to improve on the construct and face validity of the instrument. These suggestions were used to modify the instrument before typing was done.

Methods of Data Analysis

The software SPSS was used to analyze the data quantitatively. The data collected from the field using questionnaire was first edited, sorted and those found to be unusable were discarded. The questionnaires were then numbered and the responses coded by assigning numbers/codes to them. The coded responses were then captured using SPSS after the questions and all possible answers have been defines in SPSS. The data generated in SPSS formed the basis of the analysis. The results were presented in descriptive statistics and percentages. A cross tabulation was done to identify relationships among some of the variables.

Socio-Demographic Characteristics of Respondent

Table 4.1 shows that a greater percentage of respondents (54.4%) fall within the age range of 30- 49 and their mean age was approximately 39 years. Few of the respondents representing (9.6%) and (4.0%) were within the age range of 20-29 and 50-60 years. The result therefore suggests that on the average, the students were in their late thirties and early forties.

Table 2 Age Distribution of Respondents

Age Range	Frequency	Percentage (%)
20- 29	12	9.6
30- 39	68	54.4
40- 49	40	32.0
50- 59	3	2.4
60^+	2	1.6
Total	**125**	**100**

Mean age = 39
Source: Survey report, 2012

Table 3 shows the sex distribution of the respondents. The table shows that a greater majority of respondents were female (56.8%) while (43.2%) were males.

Table 4.2 Sex Distribution of Respondents

Sex	Frequency	Percentage (%)
Male	54	43.2
Female	71	56.8
Total	**125**	**100.0**

Source: Survey report, 2012

Table 4.3 shows the distribution of respondents by their religious affiliations. From Table 4.3, it was revealed that the respondent were mostly Christians (58.4%) while (32.0%) were Moslems. There were, however few (3.2%) who belong to traditional religion with the remaining (4.0%) belonging to other religions which were not specified in the question. 3 people did not respond to any of the questions.

Table 4 Distribution of respondents by religious affiliation

Religion	Frequency	Percentage (%)
Christian	73	58.4
Moslem	40	32.0
Traditionalist	4	3.2
None of the above	5	4.0
Total	**122**	**9 7.6**

Source: Survey report, 2012

Table 5 below shows the distribution of respondents by their marital status. The result from Table 5 revealed that 80 out of 125 respondent representing 64.0% were married while 45 representing 36.0% were not married. The unmarried consist of 24 (19.2) of the respondents who were single, 3(2.4%) divorced, 16(12.8%) widowed and, 2(1.6%) separated.

Table 4.4 Marital status of respondents

Marital	Frequency	Percentage (%)
Single	24	19.2
Married	80	64.0
Divorced	3	2.4
Widowed	16	12.8
Separated	2	1.6
Total	**125**	**100.0**

Source: Survey report, 2012

Table6 shows the occupational distribution of the respondents on the distance learners' programmes. The table revealed that all the respondents are teachers.

Table 6: Occupational distribution of respondents

Occupation	Frequency	Percentage (%)
Teaching	125	100.0
Financial institution	-	-
Technicians	-	-
Administrative/ Administrative assistant	-	-
Business	-	-
Total	**125**	**100.0**

Survey report, 2012

Table 4.6 shows the academic level of education of the respondents. Forty nine (49) of the respondents representing 33.6% were at level 400 while 53 representing 36.6% were at level 300 and 30.6% which constitute 45 of the sample were at level 200 at the Accra college of Education Center.

Table 7: Distribution of respondents by Academic Level of education

Level	Frequency	Percentage (%)
200	45	30.6
300	53	36.6
400	49	33.6
Total	146	100.0

Source: Survey report, 2012

Sources of Stress: Home-related stress

Total	125	100.0

Survey report, 2012

Table 8: Number of Children of Respondents who are less than 18 years

Number of Children	Frequency	Percentage (%)
None	4	3.2
1-2	48	38.4
3-4	59	47.2
5-6	2	1.6

From Table 8, only 4 respondent representing (3.2%) do not have children less than 18 years old. Again (38.4%) of the respondents have one to two children. Majority 59 representing 47.2% had three to four children under age 18. However a few 2 (1.6%) of the respondents had 5 to 6 children under 18 years. The implication of this information is that majority (96.8%) of the respondents have children who are less than 18 years and need to be taken care of by parents.

Table 9: Age of Children of Respondents

Age	Q8a 1st Child	Q8b 2nd Child	Q8c 3rd Child	Q8d 4th Child	Q8e 5th Child	Q8f 6th Child
Less than 1 Year					6(4.1%)	
1-5 Years	59(40.4%)	11(7.5%)	7(4.8%)	9(6.2%)		
6-10 Years	43(29.5%)	97(66.4%)	28(19.2%)			
11-15 Years	12(8.2%)		6(4.1%)			
16- 20 Years	14(9.6%)		3(2.1%)			
21-25 Years		3(2.1%)	2(1.4%)			
26- 30 Years	5(3.4%)	2(1.4%)				

Survey report, 2012

The study revealed that 59 (40.4%) of the respondents had their first children when they were within the age range of 1-5 years, 43(29.5%) were within the age range of 6-10 years, 12(8.2%) 11-15 years and 14(9.6%) fall within the age range of 16-20 years, 5(3.4%) had their first children within the age range of 26-30 years. No one has a first child within 21 and 25 years. Eleven 11(7.5%) respondents have their second children within 1-5 years range, 97(66.4) within 6-10 years 3(2.1%) within 21-25 years and 2(1.4%) within 26-30 years. However, there were no second children of respondents aged 21-25 and 26-30.

Furthermore, seven (7) of the respondents had children within the ages of 1-4, twenty eight (28) of the respondents had children within the ages of 5-10, six (6) of the respondents had children within the ages of 11-15, three (3) of the respondents had children within the ages of 16-20 while two (2) of the respondents had children within the ages of 21-25. Nine (9) of the respondents were of the view that, their fourth children were within the age range of 1-4. Only six (6) of the respondents have their fifth children less than 1 year.

Table 10: Time Respondents Leaves the House in the Morning

Time	Frequency	Percentage (%)
5am	7	5.6
6am	71	56.8
7am	37	29.6
8am	10	8.0
Total	125	100.0

Source: Survey report, 2012

From Table 4.9, 78 of the respondent representing 62.4% left home by 6:00am. Majority of 37 representing 29.6% left home by 7:00am while 10 of the respondent representing and forming 8.0% left home by 8am.

Table 11: Time respondents go home after school

Time	Frequency	Percentage (%)
7 pm	17	13.6
8:30 pm	25	20.0
9: 00 pm	59	47.2
After 9: 00 pm	24	19.2
Total	125	100.0

Survey report, 2012

From Table 4.10, the majority of the respondents 83 representing (66.4%) go home after 9:00 pm while seven (42) (33.6%) said they go home between 7:00 am and 8:30 pm.

Table 4.11: Caretakers of respondents' children when they are away from home

Caretaker	Frequency	Percentage (%)
My husband	13	10.4
My Mother	25	20.0
House Help	19	15.2
No One	40	32.0
My wife	18	14.4
Total	125	100.0

Source: Survey report, 2012

From Table 12, 32 percent of the respondents said no one took care of their children when they were not at home, while (20%) said their mothers took care of their children when they were not at home, thirteen percent said they had house-helps who were responsible for the children when they were away. Only 10.4% said their husband took care of the children.

Table 13: Frequency at which husbands help in household chores

		Every time	Usually	Occasionally	Total %
Yes	Count	16	7	48	71
	% within q12	22.5%	9.9%	67.6%	100.0%
	% within q13	100.0%	100.0%	100.0%	100.0%

Source: Survey report, 2012

Table 4.12 above is an illustration of the extent to which husbands helped their wives with household chores. Out of the 125 respondents, seventy one (71) indicated their husbands helped them with household chores while 29 said their husbands did not help with household chores. Further probe to find out the frequency at which husbands helped at home revealed that sixteen (16) out of seventy one (71) husbands helped every time, seven (7) usually helped, while forty eight (48) helped occasionally.

Table: 14 Respondents' Position at the work place

Item	Frequency	Percentage (%)
Senior Level	57	45.6
Junior Level	68	54.4
Total	125	100.0

Source: Survey report, 2012

Majority of the respondents were junior level staff in their respective organizations. From the study sixty seven 57 (45.6%) were senior level staffs while 58 (54.4%) were at the junior level. This implies that majority of the men and women interviewed were at the junior level at their various work places, and found it necessary to upgrade themselves academically.

Table 15: Time Respondents Start Work

Items	Frequency	Percentage (%)
6am	6	4.8
7am	24	19.2
7.30am	78	62.4
8am	17	13.6
Total	125	100

Survey report, 2012 (Table 15 continued)

A significant majority of respondents totaling 78, (62.4%) start work at 7:30 am. 30   respondents (23.0%) start work between 6 and 7.00 am while 17 (13.6%) start work at 8 am.

Table 16 Time Respondents Close from Work

Item	Frequency	Percentage (%)
3pm	45	36.0
4pm	49	39.2
5pm	23	18.4
6pm	8	6.4
Total	125	100.0

Source: Survey report, 2012

From Table 16, 84 respondents from the majority and representing 39.2% close from work after 4 pm. Out of this number, 8 respondents forming (6.4%) close at 6 pm. However twenty (45) representing (36.0%) respondents close at 3 pm.

Table 17: Rating of Work Schedule of Respondents

Items	Frequency	Percentage (%)
Very demanding	51	40.8
Demanding	70	56.0
No Answer	4	3.2
Total	125	100.0

Survey report, 2012

Fifty one 51 (40.8%) of the respondents said their work schedules were very demanding, (70) 56.0% said their work was demanding while four (4) forming 3.2% did not answer the question. However none of them said their work was not demanding.

Table 4.17: Study Leave Status of Respondents

Item	Frequency	Percentage (%)
Yes	0	
No	125	100.0
Total	125	100.0

Source: Survey report, 2012

From Table 18, the findings revealed that all the respondents were not on study leave. This implies that these students have to combine their teaching responsibilities with the academic work and this situation can be very stressful.

Table 19: Awareness of respondents' schooling by their boss

Items	Frequency	Percentage (%)
Yes	82	65.6
No	43	34.4
Total	125	100.0

Source: Survey report, 2012

Poor	20	16.0
Very Poor	5	4.0
Total	**125**	**100.0**

Table 19, indicates that a total of 82 out of 125 respondents representing (65.6%) have their bosses aware of their schooling, while forty three (43) (34.4%) stated otherwise.

Table 20: Reaction of the Boss of Respondents

Items	Frequency	Percentage (%)
Very cordial	4	3.2
Cordial	26	12.8
Indifferent	60	48.0

To find out from the respondents, the reaction of their bosses' towards their further education indicated from Table 4.19 that 26 of respondents representing (12.8%) expressed that they had cordial relation with their bosses, 20 (16.0%) expressed that they had poor relation with their bosses, 4 (3.2%) expressed that they had very cordial, 5 (4.0%) expressed that the reaction was very poor while 60 (48.0%) stated that the their bosses' reaction was indifferently.

Table 21: Student's opinion level of the following school related stress and their effects

Items	Responses				
	Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Time lectures start put stress on me	64(43.8)	68(46.6)	8(5.5)	3(2.1)	1(.7)
Time lectures end put pressure on me	65(44.5)	65(44.5)	10(6.8)	3(2.1)	2(1.4)
I get disturbed when I am unable to get expected grade	73(50)	58(39.7)	10(6.8)	3(2.1)	1(.7)
Combining work and studies cause depression, anxiety and fatigue	50(34.2)	74(50.7)	9(6.2)	11(7.5)	1(.7)
I am unable to learn in the evening because of tiredness	64(43.8)	58(39.7)	19(13)		4(2.7)
I am unable to manage my time very well between work, household chores and academic work	56(38.1)	53(36.3)	27(18.6)	4(2.7)	5(3.4)
Effective time management will allow me to lower academic stress	47(32.2)	81(55.5)	12(8.2)	3(2.1)	2(1.4)
Academic stress is a necessary challenge for students to learn	58(39.7)	49(33.6)	21(14.4)	3(2.1)	14(9.6)

Source: Survey report, 2012

Table 4.21 illustrates the response of students on their opinions with respect to some issues in the case of schedule of lectures. Sixty-four (64) of the respondents representing 43.8% strongly agree that time lectures start put stress on them. Sixty-five (65) of the respondents representing (44.5%) strongly agree that the time lecture end put stress on them. With regards to the items that focused on finding out whether combining work and studies cause depression, anxiety and fatigue, 50 of the respondents (34.2%) strongly agreed with the statement and 50.7% also agreeing that combining work and studies cause depression, anxiety and fatigue. they are unable to learn in the evening due to tiredness. When asked about whether they are

unable to manage their time very well between work, household chores and academic work, 56 (38.1%) strongly agreed while 27 (18.6%) were neutral.

Respondents' Perception on stress

Table 22: Respondents' Perception on Stress

Items	Frequency	Percentage
A state of confusion feels disturbances	33	26.4
A time when one feels	26	20.8

depressed		
Abnormal feeling	14	11.2
Harmful situation	51	40.8
Total	**124**	**99.2**

Source: Survey report, 2012

From Table 4.22, thirty three (33) consider stress as something that makes one confused and disturbed, twenty-six (26) claimed stress is a time when one feel depressed. Furthermore, fourteen (14) respondents saw stress as an abnormal feeling while fifty one (51) also considered stress as a harmful situation. However, one person did not respond to any of the question.

Table 4:23: Number of Times Respondents Experience Stress

Items	Frequency	Percentage
Every time	26	20.8
Usually	57	45.6
Occasionally	34	27.2
Seldom	5	4.0
Never	2	1.6
Total	**124**	**99.2**

Source: Survey report, 2012

The Table: 23 revealed that twenty-six (26) respondents forming 20.8% said they experienced stress every time. Fifty-seven (67) representing 45.6% experienced stress usually. Thirty-four (34) making up 27.2% experienced stress occasionally, while five (5) experienced stress seldom. Only a few representing 1.6% had never experienced stress. One person did not respond to any of the question.

Strategies Adopted in Reducing Stress

Table 24: Strategies Adopted by Respondents to reduce stress

Items		Frequency	Percent
Social Support		63	50.4
Reading		13	10.4
Effective Time Management		41	32.8
Exercising/Sleeping		6	4.8
Total		**123**	**98.4**

Source: Survey report, 2012

Table 4.24 revealed that sixty three (63) mentioned social support, thirteen (13) stated reading. Forty one (41) mentioned good planning and effective time management. While six (6) were of the view that resting, exercising and sleeping were the best options.

Additionally, when respondents' views were sought on whether effective time management skills could help them lower academic stress; 33% of them strongly agreed that effective time management could help to reduce academic stress; another 48%

also agreed with this view; however, 11% were neutral while four percent each of the respondents disagreed and strongly disagreed respectively. This signifies that majority of the respondents believed that effective time management could help to reduce stress among distance learners. However two (2) persons did not respond to the question.

Table 25: Gender and position at work

Sex/ Level	Senior level		Junior level	
	Frequency	Percentage (%)	Frequency	Percentage (%)
Male	39	72.2	15	27.8
Female	28	30.4	64	69.6
Total				**97.4**

Source: Survey report, 2012. ($X^2 = 23.93$, df = 1, p.05)

From the result in Table 4.25, it can be observed that most men (72.2%) help senior positions, whilst, just 27.8% of them were in junior positions. However, the majority of women (69.6%) held lower positions. This could also buttress the point that most of the mature students are women who are occupying junior positions at their work places and would like to be promoted.

This chi-square test result showed a very high chi- square result of 23.929 which indicate that there is a strong relationship between gender and position at work. The values obtained also indicate that more men are in the senior level then woman.

Table 26: Gender and demand of work

Gender	Very demanding		Demanding	
	Frequency	Percentage (%)	Frequency	Percentage (%)
Senior level	36	53.7	31	46.3%
Junior level	26	34.7	49	65.3%

Source: Survey report, 2012. ($X^2 = 5.23$, df = 1, p<0.05)

The chi-square value of the cross tabulation of work schedule against position is 5.23 which clearly suggests that there is a relationship between position and demand of work. The test results also shows that distance learners with senior level position had very demanding work schedules whilst those with junior level positions had demanding schedules.

Table 27: Work schedule of respondents and frequency of stress experience

Level of staff	Every time		Usually		Occasionally		Seldom	
	F	%	F	%	F	%	F	%
Senior level	27	40.9	22	33.3	15	22.7	0	0.0
Junior level	4	5.1	40	50.6	29	36.7	6	7.6

Source: Survey report, 2012. ($X^2 = 33.85$, df = 4, $p<0.05$)
Key: Percentage = %, Frequency = F

It was observed that 40.9% of senior level workers experienced stress at work every time due to their work schedule whilst just 5.1% of junior level workers under went stress every time due to work schedule. As observed from previous tables the findings above fit our previous observation since most workers at senior level experienced stress every time than the junior counterparts. The result of the cross tabulation of work schedule and frequency of experiencing stress showed a chi square value of 23.17 which strongly suggests a relationship between the two variables. The values also show that the higher a person's position the higher the demand of their work schedule and the higher the stress experienced.

Effect of Stress

Respondents were asked to indicate the effects of stress on their activities as distance learners. 43.8% percent of the respondents strongly agreed (as shown in 4.21 above) that they were not able to study because they were already tired from work and school. Thirty-four percent (34.2%) strongly agreed and 50.7% agreed that stress makes them feel, depressed, fatigue and anxiety, which affect their health and studies. Respondents' inability to combine household chores, their jobs and studies exposed them to stress; thirty-eight percent (38%) of the respondents strongly agreed that their inability to combine household chores, work and school exposed them to stress; thirty-six percent (36%) agreed in their answers.

Summary of Findings, Conclusion and Recommendations
Respondent's Perception of Stress

Findings obtained from the study revealed that students understood stress and therefore held different views about what they considered to be stress or constituted a stressful situation. Some saw stress as something that made people unable to do their work as expected while others perceived stress as a negative encounter that could harm people as well as their health was concern. The following were some other perceptions held by students on stress: A time when a person feels depressed, abnormal feeling, harmful situation and a state of confusion and anxiety. These were the various responses drawn from the study on perception of stress from respondent as indicated from the statistic obtained in Table 4.23 of the analysis section. The findings pointed to the fact that respondents perceived stress in

the negative. The result, however, substantiated views expressed by Myers (1989) perception of stress that, when many think of stress they think only of the negative effects that come with it.

The Sources of Stress Among Distance Learners

Stress, as viewed by many authors, is a normal part of life. People feel "stressed out" in their work place, in their homes and in their communities. According to Westen (1996), everyone experience stress of various forms. To Weiten (1986), stress is normal in modern life. From the viewpoints of these authors and others who think in the same direction, no one can boldly say he/she never experienced stressful situation in his/her life time. The findings of this study confirmed these viewpoints. It was also revealed from the study that, almost every student interviewed had experienced stress before or continues to experience stress. Table 4.23 indicated that about 97.9% have experienced stress before. Out of this figure, only 4.1% seldom experience stress. The rest experienced stress either every time, usually or occasionally. The predisposing factors of stress among the distance learners were numerous and diverse. But the fact distance learners combined household chores, academic work and office duties were enough to make them experience stressful situations. The study revealed in Table 4.8 that, about 90% of the students interviewed had children who were below the age of 18 years. Leaving these children at home in the morning and returning after 10.pm (which is the time most students go home) was a serious burden on the parents and this may have caused stressful situation.

The nature of some students' office duties may be very demanding that they may face difficulties coping with academic exercises. The following were some of the findings from the studies on student's sources of stress:

➢ Lecture times: (the time lectures begin and close)
➢ Combining work and studies
➢ Anxiety, depression and fatigue
➢ Getting bad grades in an examination
➢ Unable to attend lectures due to the nature of my duties
➢ Having no one to take care of my children.

A chi-square value of 23.17 strongly suggests a relationship between work schedule and frequency of stress experienced. The values also show that the higher a person's

position the higher the demand of their work schedule hence the higher the stress experienced.

A chi-square value of 5.23 clearly suggested that there is a relationship between position and demand of work. The test result also showed that distance learners with senior level positions had very demanding work schedules, whilst those with junior level positions had a lower demanding work schedules.

Effects of Stress on Distance Learners

Stress has both positive and negative effects that are perceived to threaten our well-being and tax our adaptive capacities. These are shown through our physical and psychological lives. According to Weiten (1986), life would have been very dull, if it were altogether devoid of challenges. To him stress promotes personal growth. This refers to movement towards greater psychological health. Stress, therefore, in needed at certain times to force the individual develop new skills, learn new insights and acquire new strengths. Thus, if one goes through a stressful experience, it alerts him/her to face impending stressful experiences. The study revealed some negative effects of stress on students. These include: Stress put excessive pressure and discomfort on students, stress makes students feel uncomfortable and stress affect negatively on students' academic endeavor. That is, students who are stressful find it extremely difficulty learning especially in the evening. This translates into poor academic performance. Stress can cause both psychological and mental disorders in students. Stress poses negative effects on students' health. This data from the respondents shows that stress has strong negative effects on most of them. Simons (1994), O' Leary (1990), Kiecolt-Glaser, Fisher, Ogrocki and Speicher (1987) outlined the following as the effects of stress regardless of one' status.
Burnout

- ➢ Disruption of social relations
- ➢ Physical problems and illnesses
- ➢ Psychological problems and disorders

The effects of stress are detrimental to the overall education of the respondents and others in similar conditions. Similarly, it was also found that 28% of the respondents strongly agreed that academic stress was a necessary challenge for student' to study, 35% also indicated agreed while 16% were neutral. This means that a good number of the respondents disputed the notion that stress was absolutely bad. Like this group of respondents, Weiten (1986) believes that there are positive effects of stress to him life would have been very dull if it were altogether devoid of challenges. A good stress makes one work harder and does things well. We all need some amount of stress in our lives to function effectively.

Stress Management and Coping Strategies.

Coping is the process of managing the internal and external demands that one appraises as taxing or overwhelming Lazarus and Folkman (1986). Weiten (1986) also defines coping as a behavioral efforts to master, reduce or tolerate the demands created by stressful transactions. Coping strategies are techniques or methods people use to deal with stress and changing situation.

Lazarus and Folkman, (1985) Pearlin and Schooler, (1978) have grouped coping strategies into two main forms.

- ➢ Problem-directed coping or attempt to do something constructive about the stressful situation.
- ➢ Emotion-focused coping or efforts to regulate the emotional consequences of a stressful situation.

Sdorow (1993) identify exercise as the management and coping strategies adopted by students. The following were some of the strategies mentioned: Social support, reading, effective time management, exercising and sleeping, and problem solving. The coping and management strategies that were mentioned by respondents above are similar to work of Freud (1959) Gilhooly (1989), Greeno (1978) Westen (1996) Anspaugh et al (2003) Wortman et al (1992) which also suggested in their studies, the following coping strategies: Distracting yourself, relaxation, controlling breathing, nutrition, exercise, sleeping and problem solving. Good time management is a good strategy of coping and managing stress. This means that stress is something that could be managed if the means of managing it is known to the one suffering from it.

VI. MAJOR FINDINGS

From the study, the following major findings were made:

Significant proportions (63%) of the respondents were females. About half, 55.5%, of the respondents were married people with children. A good number (34%) of the respondents had gone through stress as they combined work and school, 42.5% of them experienced stress often while 30% experienced it occasionally. Four percent (4.0%) admitted they seldom experienced stress. The majority (36.8%) of the respondents believed that stress was very harmful to health and therefore, no amount of it was good for students. To majority of the respondents, time of lectures start and end as well as combining work and studies with household chores were the major causes of stress. Majority (43.8%) of the respondents strongly agreed that the times lectures start in the Accra College of Education Centre is putting a lot of pressure on them while 33% also agreed with this notion. Half (50%) of the respondents strongly agreed that the time lectures usually ended in the night at campus put a lot of pressure on them as workers and students, 36% also agreed with this assertion while only 10% were neutral.

More than half of the respondents also deeply agreed that combining studies and work made them to be depressed, anxious and fatigue. About 51% of the respondents strongly agreed that they get disturbed when they were unable to get expected grades in their exams, class assignments and class test. All the respondents agreed that stress had strong negative effects on them and on their studies. The majority of the respondents believed that exercise, resting, sleeping, seeking of specialist advice, social support, planning skills, study leave, rescheduling of lecture times, singing, watching movies, dancing, conversing with friends, getting a helper at home to assist in household chores especially when they were away for school and work, were some of the main strategies that if adopted by working students would help to reduce stress. Seventy one per cent of the

respondents strongly agreed that effective time management could help to reduce academic stress.

VII. CONCLUSION

It's almost impossible to live without some form of stress. However, if stress gets out of control, it may harm one's health, your relationships, and one's enjoyment of life. This study has established that majority of the respondents believe that stress is very harmful to health. Combining work, studies and household chores were the major causes of stress among distance learners. It was also find out that stress has strong negative effects on the respondents and on their students. Finally, it was also identified that getting a helper at home to assist in household chores especially when respondents were away from school and work was difficult. Exercise, relation, sleeping, counselling, good planning, study leave , rearrangement of lections periods, effectives up management ,social support and different kinds of entrainment are some of the key strategies that could help to reduce stress among non-traditional students.

VIII. RECOMMENDATIONS

The following recommendations were made to help distance learners to manage and cope with stress and for stakeholders to assist in reducing stress among students.

Stakeholders like the University authority should make stress counselors available to students.

The private and the public sector employers of labour should make study leave a policy for their workers who are interested in going back to school.

Nurseries and Day care Centres should be established inside university campuses to enable working and nursing mothers to take care of their babies with ease.

Seminars on stress management and coping strategies should be conducted regularly for distance learners.

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AUTHORS

First Author – Anthony Fosu Med, Achimota Basic School, Accra- Ghana West Africa

Second Author – Augustine Adjei, MPhil/Med, Offinso College of Education, Offinso in Ashanti- Ghana West Africa

Third Author – Gyasi Mensah Michael Med, St. Joseph College of Education, Bechem- Ghana West Africa

Fourth Author – Samuel Dontoh Med, Offinso College of Education, Offinso in Ashanti- Ghana West Africa

Fifth Author – Bernard Opoku Frimpong BSC, Offinso College of Education, Offinso in Ashanti- Ghana West Africa